

UNEMPLOYMENT INSURANCE FREQUENTLY ASKED QUESTIONS

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What is unemployment insurance?

Unemployment insurance is a program administered by the Unemployment Insurance Division of the State Department of Labor and Industrial Relations. The purpose of this program is to provide temporary financial assistance to workers who are unemployed through no fault of their own and who meet the requirements of the Hawaii Employment Security Law. Unemployment insurance benefits are paid as a matter of legal entitlement and past employment, and not on the basis of need.

Who pays for unemployment insurance?

In Hawaii, employers pay all the costs of unemployment insurance through a payroll tax or reimbursable basis. Employees do not pay any part of their wages to finance the program.

How do I apply for unemployment insurance?

You can apply online.

- To file online, go to <http://uiclaims.hawaii.gov>
You must follow all instructions on the confirmation page at the end.
Monday – Friday
6:30 a.m. to 11:00 p.m.
Saturday, Sunday & Holidays
9:00 a.m. to 11:00 p.m.
Hawaii Standard Time
If you require assistance contact your nearest local office. You must present photo identification. [Click here](#) for the addresses of the unemployment offices.

When does my claim start?

Your claim begins from the Sunday of the week in which you apply. If you delay and do not apply immediately, you will not receive credit for past weeks. Your claim will start only from the week in which you file.

What information do I need when I apply?

- Your social security number.
- If you are not a U.S. citizen, you need your alien registration number.
- Your employment information for the past 18 months, including employer's name, address, zip-code, phone number, dates of employment, and reason for separation.
- If you were separated from active duty military, you need your DD-214 member 4 copy. Do not delay your filing if you do not have your DD-214. You can provide this documentation at a later date. If you don't have a copy of your Form DD-214, request a copy online at www.archives.gov/veterans/military-service-records/.
- If you were in federal employment, you need your SF8 or SF50 or pay-stubs.
- Your bank account number and your bank's routing number. Use your bank routing number and account information on your personal check. To deposit to a savings account, contact your financial institution to obtain the correct routing and account information.

Who qualifies for unemployment insurance?

To establish a valid unemployment claim, you must meet the following two monetary qualifications:

- You must have been paid wages in two or more calendar quarters of your base period and,
- You must also have been paid wages totaling 26 times your weekly benefit amount in your base period.

Base Period: The standard base period is the first 4 of the last 5 completed calendar quarters immediately preceding the effective date of your claim. The effective date of your claim is the Sunday of the week in which you first apply. If you do not qualify using the standard base period, an alternate based period can be used. The alternate base period is the last 4 completed calendar quarters.

If you worked in other states besides Hawaii (including the District of Columbia, Puerto Rico, or the Virgin Islands) in the base period of your claim, you may be able to combine the wages to meet the necessary monetary qualifications or to increase your weekly benefit amount.

How much do I qualify for and how long can I collect?

Your weekly benefit amount is calculated by dividing the wages in the highest quarter of your base period by 21. However, your weekly benefit amount (WBA) cannot be more than the maximum weekly benefit amount, which is determined each year by law. [Click here](#) to view the maximum weekly benefit amount.

The minimum weekly benefit amount is set by law at \$5 a week.

Your claim is good for one year from the effective date of the claim; however, you can be paid for only 26 weeks of total unemployment during the one-year period that your claim is effective.

The benefit estimator can be used as a quick reference for determining your approximate potential benefit amount. This is only an estimate based on information you are providing. It may differ from your actual benefit amount. [Click here](#) to go to the benefit estimator.

How do I get paid?

You must submit your weekly or bi-weekly claim certifications on time and meet all eligibility requirements to be paid. The weekly claim certifications are due within 7 days after the week ending date. The bi-weekly claim certifications are due within 7 days after the second week ending date. If you are on a partial or part-total claim status, your employer must submit the “Weekly Report of Low Earnings” via Electronic Low Earnings Reporting and Monitoring (ELERM) online. Payment is by [Direct Deposit](#).

File your claim certifications online. Go to <http://uiclaims.hawaii.gov>

How do I sign-up for Direct Deposit?

You must have an online UI account in order to enroll in direct deposit. Create a new account or access your existing account by going to uiclaims.hawaii.gov and completing the online application.

To ensure the account number and financial institution's routing number are correct, it is recommended you utilize the bank routing number and account information on your personal check. If you wish to have benefits deposited to a savings account, contact your financial institution to obtain the correct routing and account information. Your Direct Deposit information only needs to be submitted once per claim, unless your bank information changes.

What are the eligibility requirements?

In addition to having been paid sufficient wages to establish a valid claim, you must meet the following eligibility requirements before you can be paid unemployment insurance benefits:

- You must be either totally unemployed, or working less than your normal hours and earning less than your weekly benefit amount.
- You must be registered for work within seven calendar days after applying for unemployment benefits by posting your resume online at <http://www.hirenethawaii.com/>, the internet based job matching system used by the Workforce Development Division. If you are a member of a labor union with a hiring hall, you must submit Verification of Registration for Work (UC-226) from your union to verify you are in good standing and referable to work through your union. If you cannot be referred by your union, you must register for work in [HireNetHawaii](#).
- You must be physically able to work and available for work without any major restrictions such as, but not limited to, no transportation, lack of childcare, attendance at school which affects your availability for work, or other personal circumstances. If you become physically unable to work due to injury or illness after you apply for unemployment, you may still be eligible under the medical waiver section of the law, if your illness or injury is evidenced by a doctor's certificate, you are on active claim status and registered to work, and do not refuse any suitable work because of the injury or illness.
- You must serve a waiting period, normally the first week you are unemployed after you file your claim, meet all eligibility requirements, and are not otherwise disqualified.

- You must file a continued claim for each week that you wish to receive benefits and the continued claim must be filed on time (within 7 days after the period being claimed, or within 14 days with good cause for late filing).
- You must be actively seeking work and make at least three job contacts each week which may include the following: contacting employers, checking resources at employment offices, checking job listings in HireNetHawaii (the state’s internet based job matching system), attending job fairs or employment workshops. You must keep a record of all your work search contacts and submit it when requested by your local claims office. Go to <http://hawaii.gov/labor/ui/ui-quick-facts/forms> and print “UC-253, Record of Contacts Made for Work.”
- You are not a teacher or other educational employee filing during a school break with reasonable assurance to return to work after the break.
- You are not a professional athlete filing between sports seasons.
- You are not an illegal alien.
- Retirement income from a pension plan that was financed 100% by a base period employer is deductible from your weekly benefit amount. Retirement income is NOT deductible if you contributed any amount to the pension plan. There is no deduction for social security or railroad retirement benefits. If you are receiving retirement income that must be deducted from your weekly benefit amount, your local claims office will send you a determination notice explaining the amount deductible.
- You will **not** be paid if you are disqualified for any of the following reasons:
 1. You voluntarily quit your job without good cause.
 2. You were discharged for misconduct connected with your work.
 3. You refused a referral or an offer of suitable work without good cause.
 4. You are unemployed because of a work stoppage at your establishment due to a labor dispute.
 5. You are receiving or seeking other unemployment insurance benefits.
 6. You committed fraud to collect unemployment insurance benefits.

How do I register for work with the State Workforce Development Division?

You must register for work with the State Workforce Development Division (WDD) within seven calendar days after applying for benefits. To register for work, you must post your resume online at <http://www.hirenethawaii.com>, the internet job matching system used by WDD. You must post

your resume on the website by making it available to employers online and in the virtual one-stop format.

Internet computers are available at the One-Stop centers or at public libraries. If you need help in completing your registration, click on “Post Job Resume Online” or call/visit a One-Stop center. The addresses and phone numbers are in the back of the “Unemployment Insurance Handbook” or go to <http://labor.hawaii.gov/wdd>.

You must continue to keep your resume active for the entire time you are filing for unemployment benefits by reviewing and updating your resume.

What is Partial Unemployment?

You can earn up to \$150 a week and still receive your full unemployment check. If you are still attached to your regular employer, not working or working less than your customary full-time hours and earning less than your weekly benefit amount, you may qualify for the difference between your earnings over \$150 and your weekly benefit amount. For example, if you earn \$200 during a week and your weekly benefit amount is \$300, you can still receive \$250.

However, if your earnings during the week equal or exceed your weekly benefit amount, you will not be entitled to benefits.

If you are still attached to your regular employer, the following rules apply:

1. Your employer must complete and return form [UC-348, Verification of Partial Unemployment Status](#), within 5 working days from the date mailed.
2. Your employer must submit “Weekly Report of Low Earnings” online to verify your earnings and eligibility for each week claimed. See “How do I get paid” section of the FAQ.
3. You must not refuse any suitable available work during the week in question.

What can I do if I am denied unemployment insurance?

If you received a notice denying you unemployment insurance benefits, you can either request reconsideration or an appeal. Requests for reconsideration and appeals can be mailed to your local claims office. Requests for appeals can also be mailed directly to the Employment Security Appeals Referee Office (ESARO) or appeal online at <http://uiclaims.hawaii.gov>. For a list of the local claims offices [click here](#). For ESARO contact information [click here](#).

Your request must be in writing, either on a department form or by letter, and filed within 10 calendar days after the date the notice was mailed to you. If your appeal is filed late but within 30 calendar days, the appeals referee may still allow the appeal if good cause is shown.

If you request reconsideration, the Unemployment Insurance (UI) Division will decide whether the decision can be reversed; if it cannot, then the request may be forwarded as an appeal to the ESARO or a redetermination may be issued to you affirming the original determination. You have the right to appeal a redetermination affirming the original determination.

*If you file an appeal or request reconsideration, do not stop filing your claim certifications.

The ESARO, which is independent from the UI Division, will schedule a hearing and notify you and other interested parties (such as your former employer on a voluntary quit or discharge issue) of the date and time of the hearing.

If the appeals referee affirms the UI Division's decision denying you unemployment insurance benefits, your next recourse is to file for judicial review by the Hawaii Circuit Court.

What is an interstate claim?

If you move to another state, the District of Columbia, Puerto Rico, Canada, or the Virgin Islands, you may still receive benefits from Hawaii, provided you meet Hawaii's eligibility requirements. To file your claim against Hawaii, file online at <http://uiclaims.hawaii.gov>. (See section on "How do I apply for unemployment insurance?")

When you establish a claim against Hawaii while residing out-of-state, the state you are filing from is called the "agent state," since it acts as the agent for Hawaii in processing your claim. Hawaii's your "liable state," and will make all determinations and payments on your claim. In most cases you should deal directly with Hawaii's Liable Interstate Unit, which you can contact by phone or in writing for assistance on your claim.

If you have any questions regarding your interstate claim or need assistance, contact:

Hawaii Liable Interstate Unit
830 Punchbowl Street, Room 110
Honolulu, HI 96813
Phone: (808) 586-8970
Fax: (808) 586-8980
Email: dlir.ui.oahu@hawaii.gov

Do federal civilian employees and ex-military personnel qualify for UI benefits?

Yes. If you worked for the federal government in the past 18 months, you should have your Standard Form 8, Standard Form 50 or pay stubs available.

If you were in the military in the past 18 months, you must present your Member 4 of the DD-214 to your local claims office. For ex-military servicepersons, you can choose to file your unemployment claim against any state regardless of where you were stationed in the military. However, you must be in that state at the time of filing. If you want to file against Hawaii, you must be in Hawaii at the time you apply for the initial claim for benefits and thereafter, you can relocate to another state and continue to file for benefits on your Hawaii claim.

Are Unemployment Benefits Taxable?

Yes. You may elect to withhold 10% for federal taxes and 5% for Hawaii state taxes from your UI benefits. To request withholdings of Federal and/or State taxes, go to: <https://uiclaims.hawaii.gov>. Login to your online account and under “My Account” click on “Tax Withholdings” and follow the prompts.

Form 1099-G is mailed every January showing the total benefits paid and any federal or state income taxes withheld in the previous calendar year. Also, as no adjustments are made for repayments of overpaid benefits, you need to keep your receipts of the repayment for your tax returns. Make any address change(s) on your UI online account to receive your Form 1099-G or contact a local claims office.

Am I eligible for benefits during a labor dispute?

Your eligibility will be determined by whether a work stoppage existed at the establishment where you were last employed. Information will be obtained from your employer and from your union representatives to make this determination. If no work stoppage exists and you meet all other requirements, benefits will be allowed.

A Notice of Decision on Unemployment Insurance Claim covering the weeks you filed for will be sent to you. Other decisions may also be made to determine your eligibility. Information which you should report include: strike pay, sick pay, vacation pay, social security, pensions, disability or illnesses, schooling, trips, and self-employment. If more information is needed, you will be contacted by a claims examiner to make this determination.